

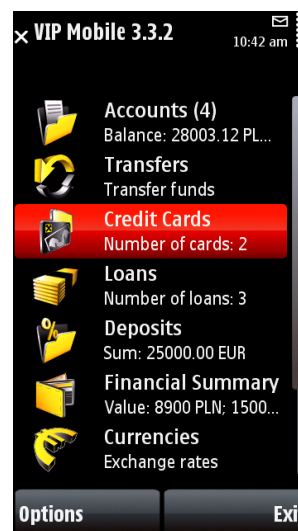
PRESS RELEASE

FOR IMMEDIATE RELEASE: April 23th, 2009

Raiffeisen Bank Launches First Tailored Mobile Banking in Europe

April 23th, 2009, Lublin, Poland – Raiffeisen Bank Polska SA, a subsidiary of Raiffeisen International, a leading financial corporation in Central and Eastern Europe, has deployed "VIP Mobile" a next generation mobile banking solution. VIP Mobile is based on the eLeader.MobileBanking platform, the world's first m-banking solution individually tailored to major mobile platforms. The user interface of VIP Mobile has been designed specifically for smartphones with Symbian and Windows Mobile operating systems, providing a completely new approach to user experience in m-banking. It also extends the scope of m-banking to include advanced functionalities once only found in internet banking applications, giving the bank's customers the freedom to conduct the full range of their common financial operations via their mobile handset in a very intuitive way. This is the first deployment of tailored mobile banking in Europe.

Mariusz Glinski, Head of Electronic Banking at Raiffeisen Bank said: "Our bank is a market leader in mobile banking in the region and has developed its mobile channel over many years, initially offering simple SIM-based software and later Java-based applications. If we are serious about m-banking, we have to accept that a 'one-size-fits-all' approach to mobile applications will only take us so far in today's market. There is a lack of standards in a mobile world with tens of operating systems, user interfaces, internet browsers, screens and methods of data entry. To create truly usable applications we must take into account the characteristics of each type of mobile device. This is the only way to provide successful solutions which consumers really want to use on their handsets. VIP Mobile, based on eLeader technology, is a significant new step in the mobile banking space, which we believe now has the potential to achieve success on a similar level to internet banking. It provides an unmatched level of functionality, security and unprecedented user experience for our customers."



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Notes to editors

About Raiffeisen Bank Polska

Raiffeisen Bank Polska SA is part of Raiffeisen International, a group with subsidiary banks, leasing companies and a number of other financial service providers in 17 markets of the Central and Eastern European region (CEE). Nearly 64,000 employees serve 14.6 million customers via more than 3,150 business outlets. No other international bank in the region has a similarly extensive and closely-knit distribution network.



About eLeader

eLeader is a software house focused on smartphone technologies and a world pioneer of advanced IT solutions for streamlining business processes using smartphones.

eLeader's software encompasses smartphone systems for Mobile Banking, Retail Mobile Sales Force Automation (m-SFA/CRM), Field Force Management (FFM/FFA), Mobile Business Process Management (m-BPM) and other areas in the rapidly growing smartphone market.

Today eLeader's pioneering enterprise solutions for smartphones are used by Fortune Global 500 companies in over 30 countries worldwide. eLeader is one of the fastest growing companies in Central Europe according to the Deloitte Technology Fast 50 CE report.

Contact Information

Scott Lowe, scott.lowe@eleader.pl
tel: +48 81 536 9692

eLeader Sp. z o.o.
ul. Zana 39, 20-601 Lublin
Poland, European Union
www.eleader.eu